

UNITED STATES BANKRUPTCY COURT

EASTERN DISTRICT OF VIRGINIA

In re EVERETTE H MINICH, KATHERINE J MINICH,
Debtor

Case No. 1250036

Chapter 13

Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Wells Fargo Bank, N.A.

Court claim no. (if known): 4

Last four digits of any number
you use to identify the debtor's
account: 1178

Date of payment change:

Must be at least 21 days after date of
this notice

4/30/12

Uniform Claim Identifier: WFCHEQ1250036VAE32941178

New total payment: \$ 82.95

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

- No
 Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ _____

New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

- No
 Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: _____ %

New interest rate: _____ %

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

- No
 Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: Line of credit payment to change due to cycle date

Current mortgage payment: \$ 83.02

New mortgage payment: \$ 82.95

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies. Check the appropriate box.

- I am the creditor. I am the creditor's authorized agent.
(Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

 /s/ Angela Kooker

Date: 04/06/2012

Print: Angela Kooker **Title:** Bankruptcy Specialist

Company Wells Fargo Bank, N.A.

Address 1 Home Campus X2303-01A

Des Moines, IA 50238

Contact phone (800) 241-0039

Email HEQBANKRUPTCYCH13@wellsfargo.com

CERTIFICATE OF SERVICE

I hereby certify that on the date set forth below, I served the annexed **Notice of Payment Change** upon each of the entities named below by electronic transmission or by mailing to each of them a copy thereof by enclosing same in an envelope with first class mail postage prepaid addressed to each of them as follows:

(Debtor(s))	(Attorney for Debtor(s))	(Trustee)
EVERETTE H MINICH, KATHERINE J MINICH 410 N SECOND ST HAMPTON, VA 23664-1411	STEVE C TAYLOR 133 MOUNT PLEASANT RD CHESAPEAKE, VA 23322-4156	MICHAEL P COTTER 870 GREENBRIER CIR STE 402 CHESAPEAKE, VA 23320-2641

Dated: 04/06/2012

Signed: /s/ Angela Kooker